PTO/SB/08a (4-09)

Approved for use through 5/31/2009. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

nder the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number Complete if Known ubstitute for form 1449A/PTO **Application Number** 10/811,318 Filing Date March 26, 2004 INFORMATION DISCLOSURE First Named Inventor Curry STATEMENT BY APPLICANT Art Unit 3691 **Examiner Name** Kelly Scaggs Campen (use as many sheets as necessary) Attorney Docket Number Sheet of 040252

NON PATENT LITERATURE DOCUMENTS						
Examiner Initials*	Cite No. ¹	b.1 ltem (book, magazine, journal, senal, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published				
		"Fedwire Funds Transfer System, Assessment of Compliance with the Core Principles for Systemically Important Payment Systems," Revised March 2009, accessed at http://www.federalreserve.gov/paymentsystems/coreprinciples/default.htm on May 26, 2009.				
		Federal Reserve Financial Services, "Federal Reserve Banks Operating Circular No. 5, Electronic Access," Effective March 15, 2006, accessed at www.frbservices.org/files/regulations/pdf/operating_circular_5.pdf on May 26, 2009.				
			·,·· •			
			····			
Examiner	T	Date	.			

Examiner	Date	
Signature	Considered	

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SENDTO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

MAY 2 7 2009

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.